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BILL ANALYSIS

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Senate Bills 695 and 696 (as introduced 8-30-07)
Sponsor: Senator Gilda Z. Jacobs
Committee: Health Policy

Date Completed: 5-12-08

CONTENT

Senate Bills 695 and 696 would amend the Nonprofit Health Care Corporation Reform Act and the Insurance Code, respectively, to require a certificate issued by Blue Cross and Blue Shield of Michigan, or a policy or contract issued by an insurer or a health maintenance organization, to include coverage for immunizations against diseases specified by the Director of the Department of Community Health as necessary for attendance in grades K through 12 in Michigan.

The required coverage could not be subject to any dollar limit, copayment, deductible, or coinsurance provision that did not apply to prescription coverage generally. The bills would not apply to specified disease or accident-only coverage.

Proposed MCL 550.1416e (S.B. 695)
Proposed MCL 500.3406s (S.B. 696)

Legislative Analyst: Julie Cassidy

FISCAL IMPACT

The bills would require insurers to cover immunizations for school-aged children without imposing any copay, deductible, or additional costs on beneficiaries beyond those that generally apply to prescription coverage. Because the State's Medicaid program is required by Federal law to cover the cost of immunizations, and because State employees also benefit from full coverage of immunizations, the bills should not have a fiscal impact on the State. In cases in which individual and group insurance plans currently do not provide comprehensive immunization coverage or do charge additional fees for such coverage, insurers would be required to alter these practices and would incur associated costs.

Fiscal Analyst: Matthew Grabowski

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